

Article - Insurance

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§15–1408.

A carrier shall renew group health benefit plans at the option of the policyholder or plan sponsor, except in any of the following cases:

- (1) for nonpayment of the required premium;
- (2) where the policyholder or plan sponsor has performed an act or practice that constitutes fraud;
- (3) where the policyholder or plan sponsor has made an intentional misrepresentation of material fact under the terms of the coverage;
- (4) where the policyholder or plan sponsor has failed to comply with a material plan provision relating to the employer contributions or group participation rules;
- (5) where the carrier elects not to renew all group health benefit plans in the State;
- (6) in the case of a health maintenance organization, where there is no longer any enrollee who lives, resides, or works in the health maintenance organization's approved service area, provided notice of the nonrenewal is provided to each employer and to each employee covered under the health benefit plan at least 90 days before the date coverage will be terminated;
- (7) in the case of a carrier that offers coverage only through one or more bona fide associations, when the membership of an employer in the association ceases and nonrenewal under this item is applied uniformly without regard to any health status–related factor relating to any covered individual; or
- (8) the carrier makes an election under § 15–1409 of this subtitle.

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